

Information to identify the case:

Debtor 1	<u>James Robert Molino Jr.</u>	Social Security number or ITIN	xxx-xx-3237
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Veronica Molino</u>	Social Security number or ITIN	xxx-xx-4358
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-24681-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James Robert Molino Jr.

Veronica Molino
aka Veronica Adamczyk

2/8/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James Robert Molino, Jr.
Veronica Molino
Debtors

Case No. 17-24681-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Feb 08, 2024

Form ID: 3180W

Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ James Robert Molino, Jr., Veronica Molino, 579 Beers Street, Hazlet, NJ 07730-1029
516953022	+ A-1 Collections Service, 101 Grovers Mill Road, Lawrence Township, NJ 08648-4706
516953023	+ ACS/JP Morgan Chase, PO Box 7013, Indianapolis, IN 46207-7013
516983613	+ Chantel Molino, 579 Beers St, Hazlet, NJ 07730-1029
516953033	+ Cntl Jer Adj, 201 Central Avenue, Westfield, NJ 07090-2151
520138131	Consumer Solutions 3, LLC, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, 75381-4609
520138132	+ Consumer Solutions 3, LLC, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, 75381-4609 Consumer Solutions 3, LLC 75381-4609
516953036	+ Ctech Coll, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037
516953039	Ebury Fund 1, LP, PO Box 37695, Baltimore, MD 21297-3695
517993885	+ Elizon Master Participation Trust I, U.S. Bank Trust National Association., as Owner Trustee, C/O SN Servicing Corporation, 323 5th Street Eureka, CA 95501-0305
516983611	+ Equable Ascent Financial LLP, Att: Sklar Markind, 102 Browning Lane, Cherry Hill, NJ 08003-3195
516953040	+ Fed Loan Servicing, Pob 60610, Harrisburg, PA 17106-0610
516983612	+ First North American National Bank, Att: Solomon Soloman, 5 Columbia Circle #3, Albany, NY 12203-5180
516953042	+ Hazlet Township, 1766 Union Avenue, PO Box 371, Hazlet, NJ 07730-0371
516983609	+ Independent Investors, 24 Shwnnee Court, Medford, NJ 08055-9708
517017409	+ Navient Solutions, LLC. on behalf of, Massachusetts Higher Education Assistanc, d/b/a American Student Assistance, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518
516953050	+ Peter J. Liska, LLC, 766 Shrewsbury Avenue, Eatontown, NJ 07724-3001
516953051	+ Phelan Hallinan Diamond & Jones, P.C., 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
516953055	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
516983610	+ Trade Money LLC, 29 Palisades Rd, Old Bridge, NJ 08857-3585
517153345	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
516953061	+ Virgo Municipal Finance Fund, LP, PO Box 1227, Hoboken, NJ 07030-1227

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 08 2024 20:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 08 2024 20:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	Email/Text: BKBCNMAIL@carringtonms.com	Feb 08 2024 20:55:00	CARRINGTON MORTGAGE, POB 79001, PHOENIX, AZ 85062
cr	+ Email/Text: rmcowell@slgcollect.com	Feb 08 2024 20:56:00	Union Building Trades Federal Credit Union, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill 08034-1925

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Feb 08, 2024

Form ID: 3180W

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516953025	+ Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Feb 08 2024 20:57:00	Asset Acceptance, Attn: Bankruptcy Dept, PO Box 2036, Warren, MI 48090-2036
516953027	Email/Text: BKBCNMAIL@carringtonms.com	Feb 08 2024 20:55:00	Carrington Mortgage Service, LLC, 1600 South Douglass Road, Anaheim, CA 92806
516953028	Email/Text: BKBCNMAIL@carringtonms.com	Feb 08 2024 20:55:00	Carrington Mortgage Services, PO Box 79001, Phoenix, AZ 85062-9001
517152687	Email/Text: BKBCNMAIL@carringtonms.com	Feb 08 2024 20:55:00	Wilmington Savings Fund Society, FSB, C/O Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, California 92806
516953035	EDI: Q3G.COM	Feb 09 2024 01:37:00	CP Medical, LLC, c/o Quantum3 Group, LLC, PO Box 788, Kirkland, WA 98083-0788
516953026	+ EDI: CAPITALONE.COM	Feb 09 2024 01:37:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
516953029	+ Email/Text: bankruptcy@cavps.com	Feb 08 2024 20:58:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
516953032	EDI: CITICORP	Feb 09 2024 01:37:00	Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117
516953034	+ EDI: WFNNB.COM	Feb 09 2024 01:37:00	Comenity Bank/fashbug, Po Box 182272, Columbus, OH 43218-2272
516953037	EDI: CITICORP	Feb 09 2024 01:37:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
516953038	^ MEBN	Feb 08 2024 20:48:44	Eastern Account System, Inc., Attn: Bankruptcy Dept., PO Box 837, Newtown, CT 06470-0837
517473067	Email/Text: ECMCBKNotices@ecmc.org	Feb 08 2024 20:57:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
517473074	Email/Text: ECMCBKNotices@ecmc.org	Feb 08 2024 20:57:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, PO Box 16408, St. Paul, MN 55116-0408
516953041	+ EDI: BLUESTEM	Feb 09 2024 01:37:00	Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820
516953043	+ EDI: LCIICSYSTEM	Feb 09 2024 01:37:00	IC System, Attn: Bankruptcy Dept., 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
516953044	EDI: IRS.COM	Feb 09 2024 01:37:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
516953030	EDI: JPMORGANCHASE	Feb 09 2024 01:37:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516953031	EDI: JPMORGANCHASE	Feb 09 2024 01:37:00	Chase Card, PO Box 15298, Wilmington, DE 19850
516953046	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 08 2024 20:58:00	Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
516953047	+ EDI: CBS7AVE	Feb 09 2024 01:37:00	Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364
516953048	+ Email/Text: Bankruptcies@nragroup.com	Feb 08 2024 20:58:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
516953049	+ EDI: NAVIENTFKASMSERV.COM	Feb 09 2024 01:37:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
519356111	Email/Text: csc.bankruptcy@amwater.com	Feb 08 2024 20:58:00	New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331
516953052	EDI: PRA.COM	Feb 09 2024 01:37:00	Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Feb 08, 2024

Form ID: 3180W

Total Noticed: 65

517128976	EDI: PRA.COM	Feb 09 2024 01:37:00	Portfolio Recovery Associates, LLC, c/o Discover, POB 41067, Norfolk VA 23541
517127934	EDI: PRA.COM	Feb 09 2024 01:37:00	Portfolio Recovery Associates, LLC, c/o Mandee, POB 41067, Norfolk VA 23541
517129264	EDI: Q3G.COM	Feb 09 2024 01:37:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517125679	EDI: Q3G.COM	Feb 09 2024 01:37:00	Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517133980	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 08 2024 20:56:00	State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245
516953053	+ Email/Text: bankruptcy@savit.com	Feb 08 2024 20:58:00	Sa-Vit Collection Agency, 46 W. Ferris Street, East Brunswick, NJ 08816-2159
516953054	+ EDI: CITICORP	Feb 09 2024 01:37:00	Sears/cbna, PO Box 6282, Sioux Falls, SD 57117-6282
517167409	Email/Text: electronicbkydocs@nelnet.net	Feb 08 2024 20:58:00	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
519851003	+ Email/Text: EBN@edfinancial.com	Feb 08 2024 20:56:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
516953057	+ Email/Text: office@ubtfcu.org	Feb 08 2024 20:57:00	Union Bldg Trades FCU, PO Box 6270, Parsippany, NJ 07054-7270
516953056	+ Email/Text: office@ubtfcu.org	Feb 08 2024 20:57:00	Union Bldg Trades Fcu, 205 Cherry Hill Rd, Parsippany, NJ 07054-1110
517030331	+ Email/Text: rmcowell@slgcollect.com	Feb 08 2024 20:56:00	Union Building Trades Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
516953059	+ Email/Text: electronicbkydocs@nelnet.net	Feb 08 2024 20:58:00	Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3121
517070372	+ EDI: AIS.COM	Feb 09 2024 01:37:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516953060	+ EDI: VERIZONCOMB.COM	Feb 09 2024 01:37:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516953045		Michael Harrison Esq
517473073	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
517993886	*+	Elizon Master Participation Trust I., U.S. Bank Trust National Association., as Owner Trustee, C/O SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
517155788	*	U.S. Dept. of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
516953024	##+	Allied Collection Services, 8550 Balboa Blvd, Suite 232, Northridge, CA 91325-5806

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Feb 08, 2024

Form ID: 3180W

Total Noticed: 65

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Elizon Master Participation Trust I U.S. Bank Trust National Association, as Owner Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wilmington Savings Fund Society FSB, as Trustee of Stanwich Mortgage Loan Trust A ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Rebecca K. McDowell	on behalf of Creditor Union Building Trades Federal Credit Union rmcdowell@slgcollect.com anovoa@slgcollect.com
Robert Cameron Legg	on behalf of Debtor James Robert Molino Jr. courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
Robert Cameron Legg	on behalf of Joint Debtor Veronica Molino courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9